Figure 1

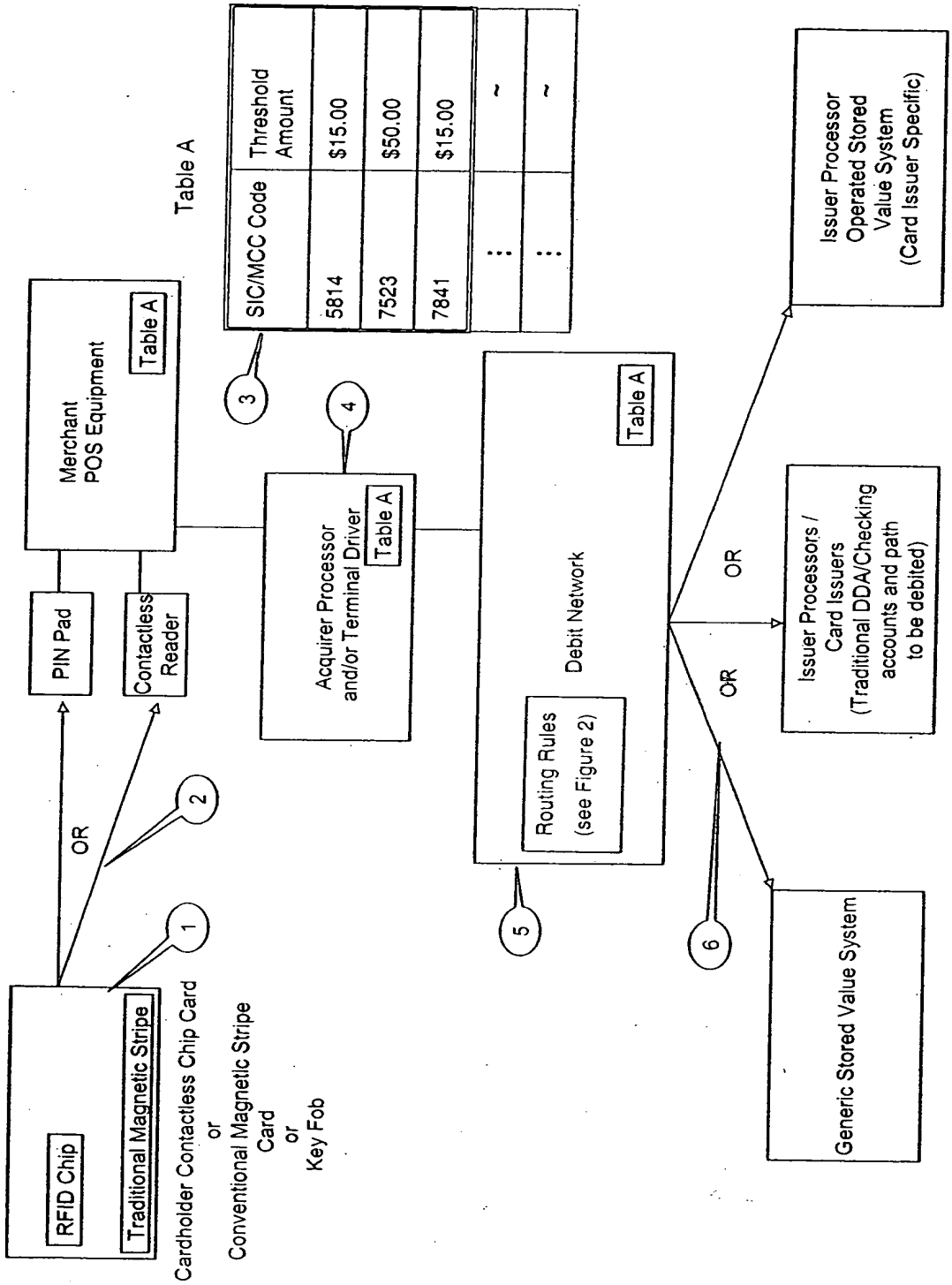


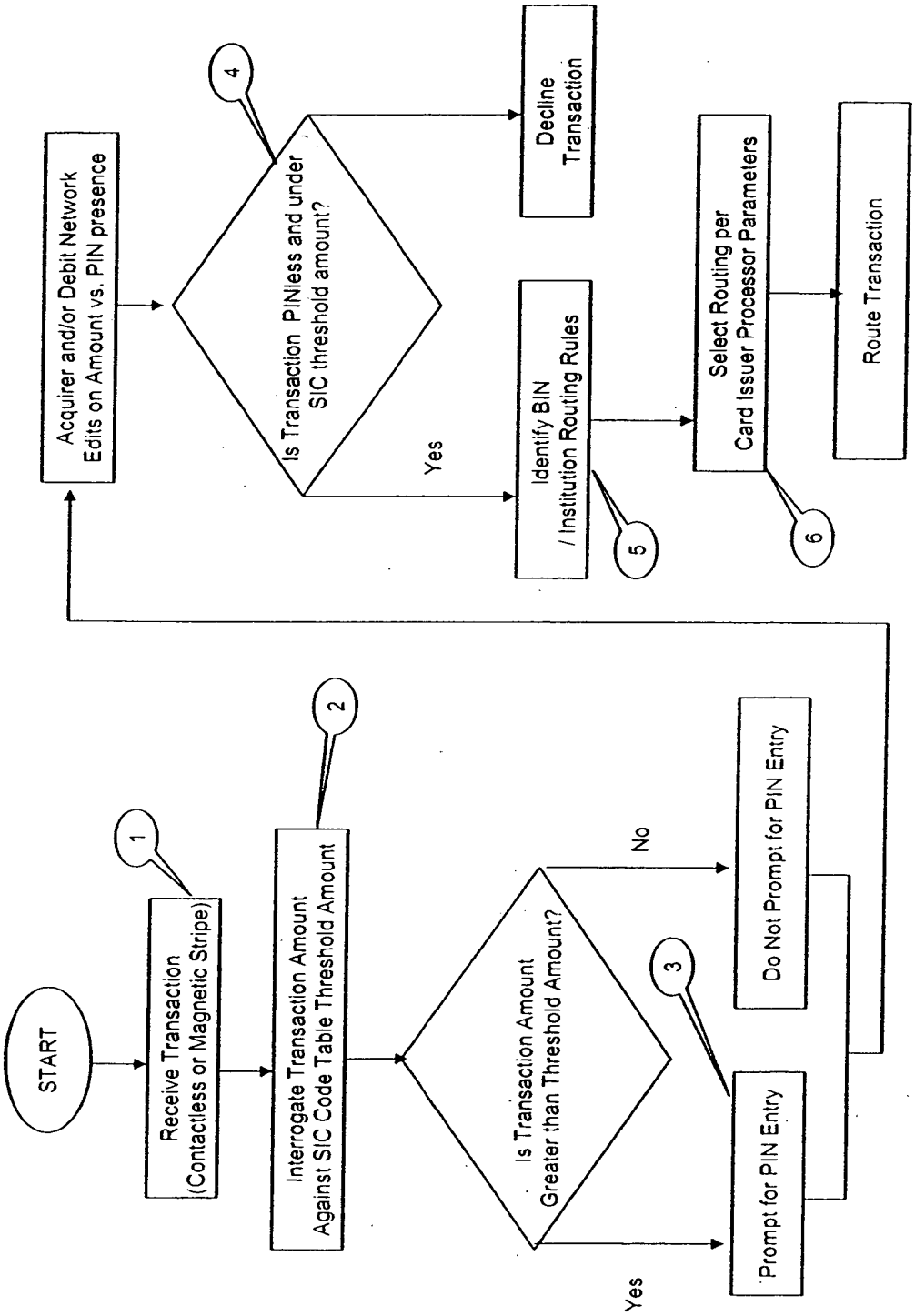
Table A
SIC/MCC Code
Threshold Amount
5814
$15.00
7523
$50.00
7841
$15.00
Merchant POS Equipment
Table A
PIN Pad
Contactless Reader
Acquirer Processor and/or Terminal Driver
Table A
Debit Network
Table A
Routing Rules (see Figure 2)
Issuer Processor Operated Stored Value System (Card Issuer Specific)
Issuer Processors / Card Issuers (Traditional DDA/Checking accounts and path to be debited)
Generic Stored Value System
OR
OR
OR
RFID Chip
Traditional Magnetic Stripe
Cardholder Contactless Chip Card
or
Conventional Magnetic Stripe Card
or
Key Fob
1
2
3
4
5
6

Figure 2

Table B

Card Issuer	Routing Rule(s)
CI_1	Route all transactions to the traditional debit path
CI_2	If under threshold, contactless or magnetic stripe, and no PIN entered, then route to generic stored value account. Else, route to traditional debit path
CI_3	If under threshold, either contactless or magnetic stripe, and no PIN entered, then route to "card issuer specific" stored value account. Else, route to traditional debit path
CI_4	If under threshold, contactless, and no PIN entered, then route to "card issuer specific" stored value account. Else, route to traditional debit path
CI_5	If contactless, then route to "card issuer specific" stored valued account. Else, route to traditional debit path
CI_6	If no PIN is entered, route to "card issuer specific" stored value account. Else, route to traditional debit path
⋮	
CI_n	

Figure 3


START
Receive Transaction (Contactless or Magnetic Stripe)
1
Interrogate Transaction Amount Against SIC Code Table Threshold Amount
2
Is Transaction Amount Greater than Threshold Amount?
3
No
Yes
Do Not Prompt for PIN Entry
Prompt for PIN Entry
Acquirer and/or Debit Network Edits on Amount vs. PIN presence
Is Transaction PINless and under SIC threshold amount?
4
Decline Transaction
Yes
Identify BIN / Institution Routing Rules
5
Select Routing per Card Issuer Processor Parameters
6
Route Transaction